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Fidelity Title And Escrow, Inc.,
1709 Kirby Parkway
Memphis, TN 38120
901/ 755-5400

STATE MS.-DE SOTO CO.

Dec 23 2 21 PM '96

ASSIGNMENT OF DEED OF TRUST

BK 877 PG 76
W.E. DAVIS CH. CLK.

Known All Men By These Presents, that Brighton Bank, a banking corporation organized under the laws of the State of Tennessee (the "Assignor"), for good and valuable consideration to it in hand paid by WATERFIELD MORTGAGE COMPANY, INC. (the "Assignee"), the receipt of which is hereby acknowledged, does hereby assign, transfer and set over unto the said Assignee all its rights, title and interest in and to that certain Deed of Trust executed by FRED L. YANCY, unmarried unto Glenn D. Everton, Trustee and filed for record in the Register's Office of SHelBY County, Tennessee, under Register Number BK 875 Pg 101 together with the note and indebtedness described in, and secured by the Deed of Trust aforesaid.

To Have and To Hold the same unto the said WATERFIELD MORTGAGE COMPANY, INC. and unto its successors and assigns forever.

Executed this 27th day of November, 199 6.

Brighton Bank

By: Russ Kroell

Russ Kroell,

AUTHORIZED SIGNATORY

STATE OF TENNESSEE
COUNTY OF SHELBY

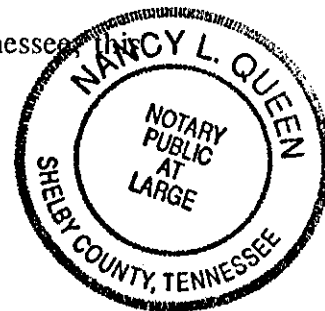
BEFORE ME, the undersigned Notary Public of the state and county aforesaid, personally appeared Russ Kroell, with whom I am personally acquainted, and who, upon oath, acknowledged himself to be the AUTHORIZED SIGNATORY of Brighton Bank, the within named bargainor, a corporation, and that as such AUTHORIZED SIGNATORY, being authorized so to do, executed the foregoing instrument for the purpose therein contained, by signing the name of the corporation by himself as such AUTHORIZED SIGNATORY.

WITNESS my hand and Notary Seal, at office in Memphis, Tennessee, this 27th day of November, 199 6.

My Commission expires:

12/23/97

Nancy L. Queen
NOTARY PUBLIC



This instrument prepared by:
Brighton Bank
P.O. Box 59
Brighton, TN 38011

Property Address